

B 23 (Official Form 23) (12/10)

UNITED STATES BANKRUPTCY COURT
Western District of Pennsylvania

In re: Charles Hertick

Case No. 18-10184 TPA

Debtor

Chapter: 7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a Chapter 7, Chapter 11 in which §1141(d)(3) applies, or Chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

 X I. Charles Hertick , the debtor in the above-styled case, hereby certify that on July 9, 2018 (Date), I completed an instructional course in personal financial management provided by InCharge Debt Solutions, an approved personal financial management provider.

Certificate No.: 05781-PAW- DE-031297735

 I. _____, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of [Check the appropriate box.):

 Incapacity or disability, as defined in 11 U.S.C. § 109(h);

 Active military duty in a military combat zone; or

 Residence in a District in which the United States Trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

/s/ Charles Hertick
Signature of Debtor

Date: 07-9-2018